



# Before you sign:

## A conveyancing checklist for buyers

### Key things to consider before signing:

- Are finance approval and loan conditions properly included?
- Are building and pest inspection clauses included (if relevant)?
- Is the settlement date realistic for your lender's timeframe?
- Do you understand your cooling-off rights and how to exercise them?
- Is the deposit amount and payment timing clear?
- Have all special conditions been reviewed and explained?
- Are inclusions/exclusions (fixtures, fittings, appliances) clearly stated?
- Are you aware of the additional fees applicable to the purchase (including stamp duty and LTO fees)?
- Have you taken out appropriate insurance (as in South Australia, purchasers are responsible for the property from signing)?

### Documents to have ready:

- Government-issued identification (passport and driver's licence)
- Evidence of any name changes (if applicable)
- Finance pre-approval documentation
- Details of your lender or mortgage broker
- Company or trust documents (if relevant)
- Contact details for your real estate agent

### Questions to ask your conveyancer:

- What is the conveyancing process from contract signing?
- What searches and certificates will be ordered?
- What costs should I expect beyond the fixed fee?
- How and when will I receive updates?



## Common mistakes for buyers to avoid:

- Signing before finance terms and timeframes are clear
- Missing condition deadlines
- Assuming cooling-off applies in every situation
- Booking removalists before finance approval
- Not clarifying ownership structure early
- Choosing a conveyancer purely on price rather than support and communication

